



**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Art Unit: 3693

Examiner: Daniel S. Felten

In Re: Srihari Kumar et al.  
Case: P3966  
Serial No.: 09/854,222  
Filed: 05/10/2001  
Subject: Interactive Funds Transfer Interface

Commissioner for Patents  
P.O. Box 1450  
Alexandria VA 22313-1450

Dear Sir:

**Response F**